

PATENT

Application Serial No. 09/694191
Attorney Docket No.: 96-059-C1AMENDMENTS TO THE CLAIMS

1 – 14. (CANCELLED)

15. (CURRENTLY AMENDED) An apparatus, comprising:

a processing unit;

an input device in communication with said processing unit, said input device operable to input a second account identifier for use in place of a first account identifier thereto;

a transmitting/receiving device in communication with said processing unit, said transmitting/receiving device operable to (i) transmit the second account identifier to a central credit card processing system maintained by a credit card issuer for verification thereof and (ii) receive information from the credit card processing system regarding authorization of the second account identifier; and

an output device in communication with said processing unit, said output device operable to output the information regarding authorization of the second account identifier,

wherein the second account identifier does not include the entire first account identifier,

wherein the second account identifier is a single-use account identifier specific to a transaction, and

wherein the processing unit is in communication with the central credit card processing system maintained by the credit card issuer.

16 – 17. (CANCELLED)

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18. (CURRENTLY AMENDED) A method, comprising:
providing a processing unit, wherein the processing unit is in communication with a central credit card processing system maintained by a credit card issuer;
inputting a second account identifier to said processing unit;
transmitting the second account identifier to the central credit card processing system for verification thereof;
receiving information from the central credit card processing system regarding authorization of a transaction based on said verification; and
outputting the information regarding authorization of the transaction,
wherein the second account identifier is an account identifier for use in place of a first account identifier and is specific to the transaction,
wherein the second account identifier does not include the entire first account identifier.

19 – 25. (CANCELLED)

26. (PREVIOUSLY PRESENTED) The method of claim 18, wherein the second account identifier is transmitted to an issuer associated with the first account identifier.

27. (PREVIOUSLY PRESENTED) The method of claim 18, wherein the processing unit is associated with a merchant.

28. (PREVIOUSLY PRESENTED) The method of claim 18, wherein the second account identifier is received from a customer as a means of payment for the transaction.

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29. (PREVIOUSLY PRESENTED) The method of claim 28, further comprising:

causing to be delivered to the customer, after receiving information regarding authorization of the transaction, at least one of at least one good and a least one service associated with the transaction.

30. (PREVIOUSLY PRESENTED) The method of claim 28, wherein the transaction comprises a transaction conducted over at least one of the Internet and the telephone.

31. (PREVIOUSLY PRESENTED) The method of claim 28, wherein the customer is in a location that is remote from the processing unit.

32. (PREVIOUSLY PRESENTED) The method of claim 18, wherein the information regarding authorization includes an authorization code.

33. (CANCELLED)

34. (PREVIOUSLY PRESENTED) The method of claim 18, wherein the second account identifier comprises a sixteen-digit identifier.

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35. (CURRENTLY AMENDED) A method comprising:
receiving a product identifier that identifies a product,
in which the product is associated with a transaction;
receiving a credit card number from a customer as payment for the
transaction,
in which the credit card number is for use only one time, ~~and~~
in which the credit card number is for use in place of an account
number that identifies a credit card account, and
in which the credit card number has the same number of digits as the
account number;
transmitting the credit card number for authorization of the transaction;
receiving information indicating whether the transaction is authorized; and
providing the product to the customer if the transaction is authorized.

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36. (CURRENTLY AMENDED) A method comprising:
receiving a product identifier that identifies a product,
in which the product is associated with a transaction;
receiving a single-use credit card number from a cardholder,
in which the single-use credit card number is for use only one time,
and
in which the single-use credit card number is for use in place of an account number that identifies the cardholder, and
in which the single-use credit card number has the same number of digits as the account number;
determining a transaction amount that is associated with the transaction;
after receiving the single-use credit card number from the cardholder,
transmitting the single-use credit card number and the transaction amount to a credit card issuer for authorization of the transaction;
receiving information from the credit card issuer indicating whether the credit card account has sufficient credit available for the transaction; and
providing the product to the customer based on the information from the credit card issuer.

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37. (CURRENTLY AMENDED) A method comprising:
receiving, at a terminal of a merchant, a single-use credit card number,
in which the single-use credit card number is for use only one time,
and

in which the single-use credit card number is for use in place of an
account number that identifies a credit card account, and

in which the single-use credit card number has the same number of
digits as the account number;

receiving, at the terminal, an indication of an amount of a purchase;
after receiving the single-use credit card number at the terminal,
transmitting, from the terminal, the single-use credit card number and the amount
of the purchase to a credit card issuer for authorization of the purchase; and
receiving, at the terminal, information from the credit card issuer indicating
whether the purchase is authorized.

38. (PREVIOUSLY PRESENTED) The method of claim 37, in which
receiving the single-use credit card number comprises:
receiving the single-use credit card number via the Internet.

39. (PREVIOUSLY PRESENTED) The method of claim 37, in which
receiving the single-use credit card number comprises:
receiving the single-use credit card number via a telephone.

40. (PREVIOUSLY PRESENTED) The method of claim 37, further
comprising:
providing the product to a customer if the purchase is authorized.

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41. (PREVIOUSLY PRESENTED) The method of claim 37, further comprising:

receiving, at the terminal, information from the credit card issuer indicating whether the credit card account has sufficient credit available for the purchase.

42. (PREVIOUSLY PRESENTED) The method of claim 37, further comprising:

receiving, at the terminal, information from the credit card issuer indicating whether the single-use credit card number is valid.